

United States Bankruptcy Court
Southern District of Mississippi

In re:
Jack David Anderson
Sharon Lynn Anderson
Debtors

Case No. 25-50105-KMS
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0538-6
Date Rcvd: Apr 29, 2025

User: mssbad
Form ID: 318

Page 1 of 2
Total Noticed: 23

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 01, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Jack David Anderson, Sharon Lynn Anderson, PO Box 91, Richton, MS 39476-0091
5467133	Burchfin, 1233 MS-42 ST#100, Petal, MS 39465
5467137	+ Dept of VA, 1600 E Woodrow Wilson, Jackson, MS 39216-5100
5467143	+ Our Lady of the Lake, 5000 Hennessy Blvd, Baton Rouge, LA 70808-4367
5467144	+ Radiology Associates, PO Box 919329, Dallas, TX 75391-9329
5467147	+ Summit Financial, P.O. Box 445, Richton, MS 39476-0445

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	+ EDI: QDAHENDERSON.COM	Apr 29 2025 23:46:00	Derek A Henderson T1, 1765-A Lelia Drive, Suite 103, Jackson, MS 39216-4820
cr	Email/Text: gordie@i-bankonline.com	Apr 29 2025 19:48:00	Independent Bank, 5050 Poplar Ave #110, Memphis, TN 38157
cr	EDI: AGFINANCE.COM	Apr 29 2025 23:39:00	OneMain, P.O. Box 3251, Evansville, IN 47731-3251
5467132	Email/Text: bankruptcy@1ffc.com	Apr 29 2025 19:48:00	1st Franklin, 6335 Us Hwy 49 Ste 20, Hattiesburg, MS 39401
5467134	+ EDI: CAPITALONE.COM	Apr 29 2025 23:46:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
5467135	+ Email/Text: bankruptcy@curo.com	Apr 29 2025 19:48:00	Covington credit, Attn: Bankruptcy, Po Box 1947, Greenville, SC 29602-1947
5467136	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 29 2025 20:01:33	Credit One Bank, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
5467138	+ Email/Text: ebone.woods@usdoj.gov	Apr 29 2025 19:48:00	Dept of VA, c/o US Attorney, 501 East Court St, Ste 4.430, Jackson, MS 39201-5025
5467140	Email/Text: gordie@i-bankonline.com	Apr 29 2025 19:48:00	Independent Bank, Attn: Bankruptcy, 5050 Poplar Ave, Ste 112, Memphis, TN 38157
5467139	+ Email/Text: kristie.pope@hattiesburgclinic.com	Apr 29 2025 19:48:00	Hattiesburg Clinic, 415 South 28th Ave, Hattiesburg, MS 39401-7283
5467141	+ Email/Text: bankruptcy@marinerfinance.com	Apr 29 2025 19:47:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
5467142	+ EDI: AGFINANCE.COM	Apr 29 2025 23:39:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
5467146	Email/Text: bankruptcy@republicfinance.com	Apr 29 2025 19:48:00	Republic Finance, 5880 Trussville Cross, Ste 112, Birmingham, AL 35235

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5467145	+ Email/Text: bankruptcy@regionalmanagement.com	Apr 29 2025 19:47:00	Regional Finance, Attn: Bankruptcy, 979 Batesville Rd, Ste B, Greer, SC 29651-6819
5467148	+ EDI: USBANKARS.COM	Apr 29 2025 23:46:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
5467149	^ MEBN	Apr 29 2025 19:44:47	US Attorney General, US Dept of Justice, 950 Pennsylvania AveNW, Washington, DC 20530-0001
5467150	+ Email/Text: bk@worldacceptance.com	Apr 29 2025 19:48:13	Wfc, Attn: Bankruptcy, Po Box 6429, Greenville, SC 29606-6429

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 01, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 29, 2025 at the address(es) listed below:

Name	Email Address
Derek A Henderson T1	trustee@derekhendersonlaw.com dhenderson@ecf.axosfs.com;denise@derekhendersonlaw.com
Thomas Carl Rollins, Jr	on behalf of Debtor Jack David Anderson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
Thomas Carl Rollins, Jr	on behalf of Joint Debtor Sharon Lynn Anderson trollins@therollinsfirm.com jennifer@therollinsfirm.com;trollins.therollinsfirm.com@recap.email;notices@therollinsfirm.com;kerri@therollinsfirm.com;brea nne@therollinsfirm.com;TRollins@jubileebk.net;calvillojr81745@notify.bestcase.com
United States Trustee	USTPRegion05.JA.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 Jack David Anderson

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1466**

EIN --_-----

Debtor 2 Sharon Lynn Anderson

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7255**

EIN --_-----

United States Bankruptcy Court for the **Southern District of Mississippi**Case number: **25-50105-KMS****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:**Jack David Anderson****Sharon Lynn Anderson**
aka Sharon L AndersonDated: 4/29/25**By the court:** /s/Katharine M. Samson
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.